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Consumer Law
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NO FRESH START 2021

WILL STATES LET DEBT COLLECTORS PUSH FAMILIES INTO POVERTY AS PANDEMIC PROTECTIONS EXPIRE?

STATE SUMMARIES

This appendix shows, for each state plus the District of Columbia, Puerto Rico, and the Virgin Islands, how well the jurisdiction protects a family's basic income and assets from seizure by creditors and debt collectors. It analyzes the jurisdiction's exemption laws from the perspective of a consumer who is supporting two children and working full-time at minimum wage. It includes the overall grade for the state, and the grades for each of the five elements we rate: protection of a living wage, the home, a car, a basic amount in a bank account, and household goods.

ALABAMA D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Ala. Code §§ 5-19-15, 6-10-7; Ala. Const. Art. X, § 204	By statute, state protects just the federal minimum, 75% of wages or 30 times the federal minimum wage. However, the state constitution provides a \$1,000 wildcard for personal property, and an intermediate state appellate court decision, <i>Renter's Realty v. Smith</i> , 2020 WL 113382 (Ala. Ct. Civ. App. Jan. 10, 2020), holds that this can be applied to exempt up to \$1,000 in wages in the hands of the debtor's employer. While the state supreme court has not yet spoken, the existence of this decision justifies raising the state's rating to a D.	D
A home worth . . .	\$15,000	Ala. Code § 6-10-2	This is 9% of the median home value in the state. The exemption amount will increase to \$16,450 on April 21, 2021.	F
A car worth . . .	\$7,750	Ala. Code § 6-10-6	The only exemptions available for a car are a \$7,750 statutory wildcard,* adjusted triennially for inflation, and a \$1,000 constitutional wildcard. This uses all but \$1,000 of these wildcards. The statutory wildcard will increase to \$8,225 on April 21, 2021.	C
A bank account worth . . .	\$1,000	Ala. Code § 6-10-6	This uses the remainder of the wildcards. In <i>In re Lively</i> , 583 BR 534 (Bankr. M.D. Ala. 2017), the court treated the statutory wildcard as available to protect a sum of money that a state court was holding for the debtor, so it appears that it can probably be used to protect a bank account.	C
Household goods worth . . .	No protection	Ala. Code § 6-10-6	If the wildcards are used to protect a \$6,750 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

*A "wildcard" is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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ALASKA



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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$743	Alaska Stat. §§ 09.38.030, 09.38.050; Alaska Admin. Code tit. 8, § 95.030	State protects \$743 (adjusted biennially for inflation) if the debtor is the sole support of a household.	B
A home worth . . .	\$72,900 (adjusted biennially for inflation)	Alaska Stat. § 09.38.010; Alaska Admin. Code tit. 8, § 95.030	This is 25% of the median home value in the state.	D
A car worth . . .	\$4,050 in car worth up to \$27,000 (adjusted biennially for inflation)	Alaska Stat. § 09.38.020; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption.	D
A bank account worth . . .	For a person who is not earning regular wages, \$2,970 is protected.	Alaska Stat. § 09.38.030; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption. It also appears that wages remain exempt after payment. <i>In re</i> Henrickson, 2007 WL 703620 (Bankr. D. Alaska Mar. 5, 2007), holds that assets that can be traced back to wages are exempt. In addition, the protection of \$743 of the debtor's wages applies to "earnings," defined as "money received by an individual . . ." (emphasis added). <i>Miller v. Monrean</i> , 507 P.2d 771 (Alaska 1973), was based on an earlier version of the statute but expresses a strong view that deposited wages should remain exempt.	B
Household goods worth . . .	\$4,050 (adjusted biennially for inflation)	Alaska Stat. § 09.38.030; Alaska Admin. Code tit. 8, § 95.030	Earmarked exemption.	D

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ARIZONA



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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Ariz. Rev. Stat. Ann. § 33-1131	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage, but allows garnishment to be reduced in case of hardship.	D
A home worth . . .	\$250,000	Ariz. Rev. Stat. Ann. § 33-1101	This is 89% of the median home value in the state.	B
A car worth . . .	\$6,000 (\$12,000 if disabled)	Ariz. Rev. Stat. Ann. §33-1125	Earmarked exemption.	C
A bank account worth . . .	\$300	Ariz. Rev. Stat. Ann. §33-1126	Earmarked exemption.	D
Household goods worth . . .	\$6,000	Ariz. Rev. Stat. Ann. § 33-1123	Earmarked exemption.	D

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ARKANSAS D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Ark. Code Ann. § 16-66-208	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	No dollar cap if married or head of household	Ark. Const. art. 9, §§ 3,4,5. Ark. Code Ann. § 16-66-210	Limit on number of acres, but no dollar cap	A
A car worth . . .	\$500		The only exemption available for a car is a \$500 wildcard* for a head of household. This uses all of that wildcard.	F
A bank account worth . . .	No protection		If the wildcard is used to protect a \$500 car, nothing will be left to protect a bank account.	F
Household goods worth . . .	No protection		If the wildcard is used to protect a \$500 car, nothing will be left to protect household goods.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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CALIFORNIA **B**

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$560	Cal. Civ. Proc. Code § 706.050	State protects 75% of disposable earnings or 40 times the state minimum wage (\$14/hour for large employers, less for others). If debtor earns more than 40 times the state minimum wage, 50% of the amount in excess of 40 times the state minimum wage can be garnished.	B
A home worth . . .	Median home value in county or \$300,000, whichever is greater, capped at \$600,000	Cal. Civ. Proc. Code § 704.730	This is 100% of the average median home value in the state.	A
A car worth . . .	\$3,325 (adjusted triennially for inflation)	Cal. Civ. Proc. Code § 704.010	Earmarked exemption.	D
A bank account worth . . .	\$1,826 self-executing protection; in addition, 100% of wages remain exempt after deposit if garnished before deposit; otherwise 75% exempt.	Cal. Civ. Proc. Code § 704.220	Earmarked self-executing exemption.	C
Household goods worth . . .	No dollar cap	Cal. Civ. Proc. Code § 704.020	Ordinary and reasonably necessary household goods are exempt. Items of extraordinary value may be sold, but the portion of the proceeds that is needed to purchase a replacement item of ordinary value is exempt.	A

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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COLORADO **D**

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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$492.80	Colo. Rev. Stat. § 13-54-104	State protects 80% of disposable income or 40 times state minimum wage of \$12.32.	C
A home worth . . .	\$75,000 (\$105,000 elder or disabled)	Colo. Rev. Stat. § 38-41-201	This is 18% of the median home value in the state.	F
A car worth . . .	\$7,500 (\$12,500 if elderly or disabled)	Colo. Rev. Stat. § 13-54-102	Earmarked exemption.	C
A bank account worth . . .	None, but wages remain exempt after deposit.	Colo. Rev. Stat. § 13-54-104	The statute's protection of wages that are "paid or payable" has been construed to protect deposited wages. See, e.g., <i>In re Kobernusz</i> , 160 B.R. 844 (D. Colo. 1993).	C
Household goods worth . . .	\$3,000	Colo. Rev. Stat. § 13-54-102	Earmarked exemption.	D

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CONNECTICUT

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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$520	Conn. Gen. Stat. § 52-361a(f)	State protects 75% or 40 times the state minimum wage of \$13.	B
A home worth . . .	\$250,000	Conn. Gen. Stat. § 52-352b(t)	This is 86% of the median home value in the state.	B
A car worth . . .	\$8,000	Conn. Gen. Stat. §§ 52-352b (j), (r)	This combines a \$7,000 earmarked exemption with a \$1,000 wildcard.*	C
A bank account worth . . .	The first \$1,000 in the account is automatically exempt.	Conn. Gen. Stat. § 52-367b		C
Household goods worth . . .	No dollar cap	Conn. Gen. Stat. §§ 52-352a, 52-352b(a)	"Necessary" furniture, appliances, etc.	A

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DELAWARE

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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$246.60	Del. Code Ann. tit. 10, § 4913	State protects 85% of wages.	D
A home worth . . .	A \$500 wildcard* for the head of a family can be applied to a home- stead.	Del. Code Ann. tit. 10, § 4903	This is 0.2% of the median home value in the state.	F
A car worth . . .	\$500	Del. Code Ann. tit. 10, § 4903	The only exemption available for a car is a \$500 wildcard, available only if it is not applied to the home. This uses all of the wildcard.	F
A bank account worth . . .	Bank accounts cannot be garnished in Delaware.	Del. Code Ann. tit. 10, § 3502(b)		A
Household goods worth . . .	No protection	Del. Code Ann. tit. 10, § 4903	If the wildcard is used to protect a \$500 car, nothing will be left to protect household goods	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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DISTRICT OF COLUMBIA B

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$608	D.C. Code § § 16-572, 16-572a	40 times the D.C. minimum wage of \$15.20/hour is protected. If the debtor makes more than 40 times the District's minimum wage (\$600), the creditor can garnish 25% of the wages over that amount. More can be exempted upon showing of undue hardship.	B
A home worth . . .	No dollar cap if debtor is the head of a family	D.C. Code § 15-501(a) (14)		A
A car worth . . .	\$10,500 if debtor is head of a family	D.C. Code § 15-501(a)(1), (a)(3)	This combines an earmarked exemption of \$2,575 with an \$850 wildcard* that is available to the head of a family and \$7,075 of a second \$8,075 wildcard that is available if the debtor does not use the homestead exemption.	B
A bank account worth . . .	\$1,000	D.C. Code § 15-501(a)(3)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth . . .	\$425/item/ \$8,625 aggregate if debtor is head of a family	D.C. Code § 15-501(a)(2)	Earmarked exemption.	C

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FLORIDA



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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$750	Fla. Stat. § 222.11	For head of household, the first \$750 is exempt; amounts over \$750 may be garnished only if debtor has agreed in writing.	B
A home worth . . .	No dollar cap	Fla. Const. art. X, § 4(a)(1); Fla. Stat. § 222.05	Limit on number of acres, but no dollar cap	A
A car worth . . .	\$5,000	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§ 222.25	This combines an earmarked exemption of \$1,000 with a \$1,000 constitutional wildcard* and \$3,000 of a \$4,000 statutory wildcard that is available to a debtor who does not claim or benefit from the state homestead exemption.	C
A bank account worth . . .	\$1,000. In addition, wages remain exempt after deposit.	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§ 222.11, 222.25	This makes use of the remaining \$1,000 of the statutory wildcard. <i>In re Rodale</i> , 452 B.R. 290 (Bankr. M.D. Fla. 2011) treats a “financial account” as “personal property” that can be protected by the \$4,000 wildcard. <i>See also In re Abbott</i> , 408 B.R. 903 (Bankr. S.D. Fla. 2009) (applying the wildcard exemption to a checking account).	C
Household goods worth . . .	No protection	Fla. Const. art. X, § (4)(a)(2); Fla. Stat. §§ 222.25	There is no earmarked exemption. If the wildcards are used to protect a \$5,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

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GEORGIA



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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Ga. Code Ann. § 18-4-5	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$21,500	Ga. Code Ann. § 44-13-1	This is 10% of the median home value in the state.	F
A car worth . . .	\$4,000	Ga. Code Ann. § 44-13-1	The only exemption available for a car is a \$5,000 wildcard.* This uses all but \$1,000 of the wildcard.	D
A bank account worth . . .	No protection	Ga. Code Ann. § 44-13-1	Since the wildcard can be used only for “real or personal property,” it is unclear whether any part of it can be applied to protect a bank account, so the remaining \$1,000 of the wildcard will be applied to household goods.	F
Household goods worth . . .	\$1,000	Ga. Code Ann. § 44-13-1	This uses the remainder of the wildcard.	F

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HAWAII



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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$257	Haw. Rev. Stat. § 652(1)(a)(4)	State protects all but 5% of the first \$100 in wages, all but 10% of the next \$100, and all but 20% of the remainder.	D
A home worth . . .	\$30,000 for head of family or elder	Haw. Rev. Stat. § 651-92	This is 4% of the median home value in the state.	F
A car worth . . .	\$2,575	Haw. Rev. Stat. § 651-1221(2)	Earmarked exemption.	D
A bank account worth . . .	No protection			F
Household goods worth . . .	No dollar cap	Haw. Rev. Stat. § 651-121(1)	All necessary furnishings, appliances, etc.	A

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IDAHO



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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	217.50	Idaho Code Ann. §§ 11-207, 11-712	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$175,000	Idaho Code §§ 11-1001 to 11-1003	This is 62% of the median home value in the state.	C
A car worth . . .	\$11,500	Idaho Code § 11-605(3), (10)	This combines a \$10,000 earmarked exemption with a \$1,500 wildcard.*	B
A bank account worth . . .	None, but wages remain exempt after deposit.	Idaho Code § 11-713	There is no earmarked exemption, and the wildcard is unavailable because it applies only to tangible personal property, but wages remain exempt after deposit.	C
Household goods worth . . .	\$7,500	Idaho Code § 11-605(1)	Earmarked exemption: \$750 for any single item, capped at \$7,500 in the aggregate.	D

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ILLINOIS



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$495	735 Ill. Comp. Stat. § 5/12-803; 740 Ill. Comp. Stat. § 170/4	Garnishment is limited to 15% of gross wages or the amount in excess of 45 times the federal or state minimum wage (\$11/hour).	C
A home worth . . .	\$15,000	735 Ill. Comp. Stat. § 5/12-901	This is 7% of the median home value in the state.	F
A car worth . . .	\$5,400	735 Ill. Comp. Stat. § 5/12-1001(b), (c)	This combines an earmarked exemption of \$2,400 with \$3,000 of a \$4,000 wildcard.*	C
A bank account worth . . .	\$1,000	735 Ill. Comp. Stat. § 5/12-1001(b)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth . . .	No protection	735 Ill. Comp. Stat. § 5/12-1001(b)	If the wildcard is used to protect a \$5,400 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

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INDIANA



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	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Ind. Code § 24-4.5-5-105	State protects 75% of wages or 30 times the federal minimum wage, but garnishment can be reduced to as low as 10% of wages upon a showing of good cause.	D
A home worth . . .	\$19,300 (adjusted every 6 years for inflation)	Ind. Code §§ 34-55-10-2(c), 34-55-10-2.5, 34-55-10-14; 750 Ind. Admin. Code § 1-1-1	This is 12% of the median home value in the state.	F
A car worth . . .	\$9,250	Ind. Code § 34-55-10-2(c)(2)	The only exemption available for a car is a \$10,250 wildcard* (adjusted every 6 years for inflation) for tangible personal property. This uses all but \$1,000 of the wildcard.	C
A bank account worth . . .	\$450 (adjusted every 6 years for inflation)	Ind. Code § 34-55-10-2(c)(3); 750 Ind. Admin. Code § 1-1-1	Earmarked exemption.	D
Household goods worth . . .	\$1,000	Ind. Code § 34-55-10-2(c)(2)	There is no earmarked exemption. This uses the remaining \$1,000 of the wildcard.	F

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IOWA



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$290	Iowa Code §§ 537.5105, 642.21	For debts arising from consumer contract, the state protects 75% or 40 times the minimum wage. In addition there is an annual cap: for a debtor at the poverty level the cap is \$1,500 per year and garnishment can be reduced in case of hardship.	D
A home worth . . .	No dollar cap	Iowa Code § 561.2	Limit on number of acres, but no dollar cap	A
A car worth . . .	\$8,000	Iowa Code § 627.6(9)	This combines a \$7,000 earmarked exemption with a \$1,000 wildcard.*	C
A bank account worth . . .	None, but deposited wages are exempt.	Iowa Code § 642.21(3)	Iowa Code § 642.21(3) protects compensation that is "paid or payable" <i>MidAmerica Savings Bank v. Miede</i> , 438 N.W.2d 837 (Iowa 1989) holds that deposited wages are protected.	C
Household goods worth . . .	\$7,000	Iowa Code § 626.6(5)	Earmarked exemption.	D

*A "wildcard" is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor's choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a "wildcard" exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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KANSAS



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	217.50	Kan. Stat. Ann. § 60-2310	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	No dollar cap	Kan. Stat. Ann. § 60-2301	Limit on number of acres but no dollar cap	A
A car worth . . .	\$20,000	Kan. Stat. Ann. § 60-2304(c)	Earmarked exemption.	A
A bank account worth . . .	No protection			F
Household goods worth . . .	No dollar cap	Kan. Stat. Ann. § 60-2304(a)	All reasonably necessary household goods.	A

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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KENTUCKY



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Ky. Rev. Stat. Ann. § 427.010	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$5,000	Ky. Rev. Stat. Ann. § 427.060	This is 3% of the median home value in the state.	F
A car worth . . .	\$2,500	Ky. Rev. Stat. Ann. § 427.010(1)	Earmarked exemption.	D
A bank account worth . . .	No protection			F
Household goods worth . . .	\$3,000	Ky. Rev. Stat. Ann. § 427.010(1)	Earmarked exemption.	D

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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LOUISIANA



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	La. Rev. Stat. Ann. § 13:3881	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$35,000 (100% of value for expenses of certain catastrophic illness; may not be seized for consumer credit card debt, but lien is created)	La. Rev. Stat. Ann. §§ 20:1, 13:3851.1	This is 20% of the median home value in the state.	F
A car worth . . .	\$7,500 (additional \$7,500 if adapted for disability)	La. Rev. Stat. Ann. § 13:3881(A) (7), (8)	Earmarked exemption.	C
A bank account worth . . .	No protection			F
Household goods worth . . .	No dollar cap	La. Rev. Stat. Ann. §§ 13:3881(A) (3), (A)(4)	Extensive list of household goods used by debtor or family.	A

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MAINE



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$486	Maine Rev. Stat. Ann. tit. 9-A § 5-105(2)	State protects 75% of wages or 40 times the state minimum wage of \$12.15/hour.	C
A home worth . . .	\$160,000 (\$47,500 individual; \$190,000 joint owners and elderly or disabled)	Me. Rev. Stat. Ann. tit. 14, § 4422(1)	This is 74% of the median home value in the state.	C
A car worth . . .	\$10,500	Me. Rev. Stat. Ann. tit. 14, § 4422(2), (16)	This combines an earmarked exemption of \$10,000 with a \$500 wildcard.*	B
A bank account worth . . .	\$3,000		Earmarked exemption.	A
Household goods worth . . .	No aggregate dollar cap.	Me. Rev. Stat. Ann. tit. 14, § 4422(3), (6), (8), (16)	Household goods are exempt without an aggregate dollar cap; there is a cap of \$200 per item for most items, but if the debtor does not use the homestead exemption a \$6,000 wildcard exemption is available and can be used to protect more expensive items.	A

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MARYLAND D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$352.50	Md. Code Ann. Com. Law § 15.601.1	State protects 75% of wages or 30 times the state minimum wage of \$11.75/hour.	C
A home worth . . .	\$6,000 wildcard* can be applied to real property.	Md. Code Ann. Cts. & Jud. Proc. § 11-504	This is 2% of the median home value in the state.	F
A car worth . . .	\$5,000	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(5)	The only exemption available for a car is a \$6,000 wildcard that is available if the debtor does not use the homestead exemption. This uses all but \$1,000 of the wildcard.	C
A bank account worth . . .	\$1,000	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(5)	This uses the remaining \$1,000 of the wildcard.	C
Household goods worth . . .	\$1,000	Md. Code Ann. Cts. & Jud. Proc. § 11-504(b)(4)	Earmarked exemption.	F

*A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MASSACHUSETTS **B**

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$675	Mass. Gen. Laws Ch. 246, § 28	State protects 85% of gross wages or 50 times the greater of the federal or state minimum wage (\$13.50/hour).	B
A home worth . . .	\$500,000 (declared)	Mass. Gen. Laws Ch. 188, § 1	This is more than 100% of the median home value in the state.	A
A car worth . . .	\$13,500	Mass. Gen. Laws Ch. 235, §§ 34(16), (17)	This combines an earmarked exemption of \$7,500 with \$1,000 of a general wildcard* and \$5,000 of certain unused exemptions.	B
A bank account worth . . .	\$2,500	Mass. Gen. Laws Ch. 235, § 34(15), Ch. 246, § 28A	Earmarked exemption.	B
Household goods worth . . .	\$15,000	Mass. Gen. Laws Ch. 235, § 34(15), Ch. 246, § 28A	Earmarked exemption.	B

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MICHIGAN



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	217.50	Mich. Comp. Laws § 600.5311	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$3,500	Mich. Comp. Laws §§ 600.6023, 600.6024, 559.214	This is 2% of the median home value in the state.	F
A car worth . . .	\$1,000	Mich. Comp. Laws § 600.6023(1)	Earmarked exemption for a motor vehicle “to enable a person to carry on the profession, trade, occupation, or business in which the person is principally engaged.”	F
A bank account worth . . .	No protection			F
Household goods worth . . .	\$1,000	Mich. Comp. Laws § 600.6023(1)	Earmarked exemption.	F

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MINNESOTA

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$403.20	Minn. Stat. §§ 550.37(13), 571.922	State protects 75% of wages or 40 times the state (\$10.08/hour) or federal minimum wage. It also exempts wages of anyone who is, or was within the last 6 months, eligible for public assistance.	C
A home worth . . .	\$450,000 (\$1,125,000 for a farm), adjusted biennially for inflation	Minn. Stat. §§ 510.01, 510.02, 550.37(12)	This is more than 100% of the median home value in the state.	A
A car worth . . .	\$5,000. (\$50,000 if modified for disability), adjusted biennially for inflation	Minn. Stat. § 550.37(12a)	Earmarked exemption.	C
A bank account worth . . .	None, but wages remain exempt after deposit for 20 days if traceable.	Minn. Stat. § 550.37(13)		C
Household goods worth . . .	\$11,250 Adjusted biennially for inflation.	Minn. Stat. § 550.37(4)	Earmarked exemption.	C

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MISSISSIPPI **D**

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Miss. Code Ann. § 85-3-4	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$75,000	Miss. Code Ann. § 85-3-21, 85-3-1(d)	This is 56% of the median home value in the state.	C
A car worth . . .	\$9,000	Miss. Code Ann. § 85-3-1	The only exemption available for a car is a \$10,000 wildcard.* This uses all but \$1,000 of the wildcard.	C
A bank account worth . . .	\$1,000	Miss. Code Ann. § 85-3-1	This uses the remaining \$1,000 of the wildcard, which can be applied to “cash on hand.”	C
Household goods worth . . .	No protection	Miss. Code Ann. § 85-3-1	If the wildcard is used to protect a \$9,000 car and \$1000 in a bank account, nothing will be left to protect household goods.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MISSOURI D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$261.00	Mo. Rev. Stat. § 525.030	State protects 90% of wages if the debtor is the head of a family.	D
A home worth . . .	\$15,000	Mo. Rev. Stat. § 513.475	This is 8% of the median home value in the state.	F
A car worth . . .	\$5,550	Mo. Rev. Stat. §§ 513.430(1)(3), (1)(5), 513.440	This combines an earmarked exemption of \$3,000 with a \$600 general wildcard,* an additional \$1,250 wildcard that is available to a debtor who is the head of a household, and two exemptions of \$350 that are available for each dependent child.	C
A bank account worth . . .	No protection		If the wildcards are used to protect a \$5,550 car, nothing will be left to protect a bank account. However, <i>In re Arnold</i> , 193 B.R. 897 (Bankr. W.D. Mo. 1996), holds that wages on deposit are protected.	C
Household goods worth . . .	\$3,000	Mo. Rev. Stat. §513.430(1)(1)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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MONTANA



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Mont. Code Ann. § 25-13-614	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$350,000	Mont. Code Ann. §§ 70-32-101, 70-32-104	This is more than 100% of the median home value in the state.	A
A car worth . . .	\$2,500	Mont. Code Ann. § 25-13-609(2)	Earmarked exemption.	D
A bank account worth . . .	None, but protects earnings for 45 days after receipt if traceable	Mont. Code Ann. § 25-13-610(2), (3)		C
Household goods worth . . .	\$7,000 aggregate; \$600/item	Mont. Code Ann. § 25-13-609(1)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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NEBRASKA D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$246.50	Neb. Rev. Stat. § 25-1558	State protects 85% of wages of the head of a household.	D
A home worth . . .	\$60,000	Neb. Rev. State §§ 40-101, 40-102	This is 33% of the median home value in the state.	D
A car worth . . .	\$9,000 (to be adjusted for inflation every five years beginning in 2023)	Neb. Rev. Stat. §§ 25-1556(4), 25-1552	This combines an earmarked exemption of \$5,000 with \$4,000 of a \$5,000 wildcard.*	C
A bank account worth . . .	\$1,000. Wages exempt for 60 days from start of proceeding.	Neb. Rev. Stat. §§ 25-1552, 25-1560	This makes use of the remaining \$1,000 of the wildcard.	C
Household goods worth . . .	\$3,000 (to be adjusted for inflation every five years beginning in 2023)	Neb. Rev. Stat. § 25-1556(4)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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NEVADA

B

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	362.50	Nev. Rev. Stat. §§ 22.090(1)(g), 31.295.2	State protects 82% of wages or 50 times the federal minimum wage.	C
A home worth . . .	\$605,000	Nev. Rev. Stat. § 115.010	This is more than 100% of the median home value in the state.	A
A car worth . . .	\$15,000	Nev. Rev. Stat. § 21.090(1)(f)	Earmarked exemption.	A
A bank account worth . . .	\$10,400	Nev. Rev. Stat. §§ 21.090(1)(g)(2), (z), 21.105	This makes use of a \$400 automatic protection, plus a \$10,000 wildcard.* In addition, wages remain exempt after deposit.	A
Household goods worth . . .	\$12,000	Nev. Rev. Stat. § 21.090(1)(b)	Earmarked exemption.	B

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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NEW HAMPSHIRE

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$362.50	N.H. Rev. Stat. Ann. § 512:21	State protects 50 times the federal minimum wage.	C
A home worth . . .	\$120,000	N.H. Rev. Stat. Ann. § 480:1	This is 40% of the median home value in the state.	D
A car worth . . .	\$15,000	N.H. Rev. Stat. Ann. § 511:2(XVI), (XVII)	This combines an earmarked exemption of \$10,000 with a \$1,000 general wildcard.* In addition, a second wildcard consists of up to \$7,000 of certain unused exemptions. If the debtor does not use the \$5,000 exemption for tools of the trade, that amount will be available for this second wildcard. If the debtor uses \$4,000 of this second wildcard, a car worth \$15,000 can be protected.	A
A bank account worth . . .	\$1,000	N.H. Rev. Stat. Ann. § 511:2 (XVII)	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth . . .	\$3,500	N.H. Rev. Stat. Ann. § 511:2(II) to (VI), (XX)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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NEW JERSEY **F**

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$261.00	N.J. Stat. Ann. § 2A:17-56	State protects 90% of wages if the debtor is under 250% of the federal poverty level.	D
A home worth . . .	No protection			F
A car worth . . .	\$1,000	N.J. Stat. Ann. § 2A:17-19	The only exemption available for a car is a \$1,000 wildcard* for all personal property.	F
A bank account worth . . .	No protection	N.J. Stat. Ann. § 2A:17-19		F
Household goods worth . . .	\$1,000	N.J. Stat. Ann. § 2A:26-4	Earmarked exemption.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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NEW MEXICO

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$290	N.M. Stat. Ann. § 35-12-7	State protects 75% of wages or 40 times the federal minimum wage	D
A home worth . . .	\$60,000	N.M. Stat. Ann. § 42-10-9	This is 33% of the median home value in the state.	D
A car worth . . .	\$8,500	N.M. Stat. Ann. §§ 42-10-1, 42-10-2, 42-10-10	This combines an earmarked exemption of \$4,000 with a \$500 exemption for the head of the household and all but \$1,000 of a second \$5,000 wildcard* that is available to a debtor who does not use the homestead exemption.	C
A bank account worth . . .	\$1,000	N.M. Stat. Ann. § 42-10-10	This makes use of the remaining \$1,000 of the second wildcard.	C
Household goods worth . . .	No dollar cap	N.M. Stat. Ann. §§ 42-10-1, 42-10-2	All furniture is protected.	A

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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NEW YORK B

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$450	N.Y. C.P.L.R. § 5231; N.Y. Soc. Serv. Law § 137-a	Garnishment is limited to 10% of gross wages, or amount in excess of 30 times the federal or state minimum wage (\$15/hour for large employers in NYC, less for small employers and other locations). In addition, state does not allow garnishment of the wages of a person who receives public assistance, or would be qualified to receive public assistance if the amount of the garnishment were deducted from their earnings.	C
A home worth . . .	\$179,975 for the 10 most populous counties, less for other counties; adjusted triennially for inflation.	N.Y. C.P.L.R. §§ 5206, 5253	This is 29% of the median home value in those counties.	D
A car worth . . .	\$5,975 (adjusted triennially for inflation).	N.Y. C.P.L.R. §§ 5205(a)(8), (9), 5253	This combines an earmarked exemption of \$4,825 with a wildcard* of \$1,150 that is available to a debtor who does not use the homestead exemption.	C
A bank account worth . . .	\$3,600	N.Y. C.P.L.R. §§ 5205(l)	A bank account containing 240 times the greater of the federal or state minimum wage is automatically exempt. The minimum wage is \$15/hour for large employers in NYC, less for small employers and other locations.	A
Household goods worth . . .	No dollar cap	N.Y. C.P.L.R. §§ 5205(a)(1) to (5), 5253	State protects an extensive list of goods, including all stoves, home heating equipment, furniture, and one refrigerator.	A

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

Source: ©2021, National Consumer Law Center, [No Fresh Start 2021: Will States Let Debt Collectors Push Families Into Poverty as Pandemic Protections Expire?](#)

NORTH CAROLINA C

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	All wages exempt.	N.C. Gen. Stat. § 1-362		A
A home worth . . .	\$35,000 (\$60,000 for certain elderly surviving spouses)	N.C. Gen. Stat. § 1C-1601(a)(1), (e)	This is 17% of the median home value in the state.	F
A car worth . . .	\$7,500	N.C. Gen. Stat. § 1C-1601(a)(2), (5)	This combines an earmarked exemption of \$3,500 with all but \$1,000 of a \$5,000 wildcard* that is available to a debtor who does not use the homestead exemption.	C
A bank account worth . . .	\$1,000. Deposited wages also protected.	N.C. Gen. Stat. § 1C-1601(a)(2)	This makes use of the remaining \$1,000 of the wildcard.	C
Household goods worth . . .	\$7,000	N.C. Gen. Stat. § 1C-1601(a)(4)	Earmarked exemption of \$5,000 plus two exemptions of \$1,000 (one for each of two dependent children).	D

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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NORTH DAKOTA C

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$330	N.D. Cent. Code §32-09.1-03	State protects 75% of wages or 40 times the federal minimum wage, plus \$20 per dependent.	D
A home worth . . .	\$100,000	N.D. Cent. Code § 47-18-01	This is 48% of the median home value in the state.	D
A car worth . . .	\$15,000	N.D. Cent. Code §§ 28-22-03.1(1), (2), 28-22-05	This combines an earmarked exemption of \$2,950 with a \$7,500 wildcard* that is available to the head of a household and \$4,550 of a second wildcard of \$10,000 that is available for a debtor who does not use the homestead exemption.	A
A bank account worth . . .	\$3,000	N.D. Cent. Code § 28-22-03.1(1)	This makes use of \$3,000 of the second wildcard.	A
Household goods worth . . .	\$2,450	N.D. Cent. Code § 28-22-03.1(1)	This makes use of the remaining \$2,450 of the second wildcard.	D

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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OHIO



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Ohio Rev. Code Ann. § 2329.66 (A) (13)	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$145,425 (adjusted triennially for inflation)	Ohio Rev. Code Ann. § 2329.66	This is 87% of the median home value in the state.	B
A car worth . . .	\$4,000 (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A) (2), 2329.661(B)	Earmarked exemption.	D
A bank account worth . . .	\$500 (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A) (3), 2329.661(B)	Earmarked exemption.	D
Household goods worth . . .	\$13,400 aggregate, \$625 per item (adjusted triennially for inflation)	Ohio Rev. Code Ann. §§ 2329.66(A) (4), 2329.661(B)	Earmarked exemption.	B

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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OKLAHOMA B

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Okla. Stat. Ann., tit. 12, § 1171.1; tit. 31 §§ 1(18), 1.1	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage, but judge can protect more in case of hardship.	D
A home worth . . .	No dollar cap, except that urban homestead is capped at \$5,000 if less than 75% of parcel is used as principal residence.	Okla. Stat. Ann. tit. 31, §§ 1, 2	Limit on number of acres, but no dollar cap.	A
A car worth . . .	\$7,500	Okla. Stat. Ann. tit. 31, § 1(13)	Earmarked exemption.	C
A bank account worth . . .	None, but deposited wages remain exempt.	Okla. Stat. Ann. tit. 31, § 1(18)		C
Household goods worth . . .	No dollar cap	Okla. Stat. Ann. tit. 31, § 1(3), (6)	All household furniture, including a personal computer.	A

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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OREGON



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$254.00	Or. Rev. Stat. § 18.385	State protects the greater of 75% of wages or \$254/wk.	D
A home worth . . .	\$40,000 (joint debtors \$50,000)	Or. Rev. Stat. § 18.395	This is 11% of the median home value in the state.	F
A car worth . . .	\$3,000	Or. Rev. Stat. §18.345(1)(a)	Earmarked exemption.	D
A bank account worth . . .	\$400. In addition, wages remain exempt in bank account, up to \$7,500, if traceable.	Or. Rev. Stat. §§18.345(1)(p), 18.348	No earmarked exemption, but \$400 wildcard* may be used for bank account, and deposited wages remain exempt.	C
Household goods worth . . .	\$3,000	Or. Rev. Stat. §18.345(1)(f)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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PENNSYLVANIA **D**

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	All wages exempt for most debts	42 Pa. Cons. Stat. Ann. § 8127		A
A home worth . . .	\$300	42 Pa. Cons. Stat. Ann. § 8123	A \$300 wildcard* can be applied to home, representing 0.1% of the median home value in the state.	F
A car worth . . .	\$300	42 Pa. Cons. Stat. Ann. § 8123	The only exemption available for a car is the \$300 wildcard.	F
A bank account worth . . .	No protection	42 Pa. Cons. Stat. Ann. § 8123	If the wildcard is used to protect a \$300 car, nothing will be left to protect a bank account.	F
Household goods worth . . .	No protection	42 Pa. Cons. Stat. Ann. § 8123	If the wildcard is used to protect a \$300 car, nothing will be left to protect household goods.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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PUERTO RICO B

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	P.R. Laws Ann. tit. 32, § 1130	Puerto Rico protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	No dollar cap	P.R. Laws Ann. tit. 31, § 1858		A
A car worth . . .	No cap if car is “considered the working tool of its owner.”	P.R. Laws Ann. tit. 32, § 1130(4)(a)		A
A bank account worth . . .	None, but deposited wages may be protected.	P.R. Laws Ann. tit. 32, § 1130(7)	Statute protects 75% of the debtor’s wages earned within past 30 days if debtor submits affidavit showing that the wages are necessary for the use of the debtor’s dependent family.	C
Household goods worth . . .	No dollar cap	P.R. Laws Ann. tit. 32, § 1130(2), (14)	Necessary household furniture, plus capped earmarked exemptions for certain appliances.	A

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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RHODE ISLAND

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	R.I. Gen. Laws § 9-26-4	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage, but also prohibits garnishment for one year after receipt of public assistance.	D
A home worth . . .	\$500,000 (significant exceptions)	R.I. Gen. Laws § 9-26-4.1	This is more than 100% of the median home value in the state.	A
A car worth . . .	\$12,000	R.I. Gen. Laws § 9-26-4(13)	Earmarked exemption.	B
A bank account worth . . .	No protection			F
Household goods worth . . .	\$9,600	R.I. Gen. Laws § 9-26-4(3)	Earmarked exemption.	C

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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SOUTH CAROLINA B

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	All wages exempt	S.C. Code Ann. §§ 15-39-410, 15-39-420		A
A home worth . . .	\$63,250 (multiple owners \$126,500; updated biennially for inflation)	S.C. Code Ann. § 15-41-30(A)(1), (B)	This is 33% of the median home value in the state.	D
A car worth . . .	\$12,650	S.C. Code Ann. § 15-41-30(A)(2), (7)	This combines a \$6,325 earmarked exemption with a \$6,325 wildcard* exemption that is available to the extent that the debtor does not use the homestead exemption or certain other exemptions.	B
A bank account worth . . .	\$6,325	S.C. Code Ann. § 15-41-30(A)(5)	This makes use of a \$6,325 exemption for cash or liquid assets that is available to a debtor who does not use the homestead exemption.	A
Household goods worth . . .	\$5,050	S.C. Code Ann. § 15-41-30(A)(3)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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SOUTH DAKOTA C

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$428	S.D. Codified Laws § 21-18-51	State protects 80% of wages, or 40 times the federal or state minimum wage (\$9.45/hour), plus \$25 per dependent.	C
A home worth . . .	No dollar cap	S.D. Codified Laws §§ 43-31-1 to 43-31-4	Limit on number of acres but no dollar cap.	A
A car worth . . .	\$6,000	S.D. Codified Laws § 43-45-4	The only exemption available for a car is a \$7,000 wildcard* that is available to the head of a family. This uses all but \$1,000 of the wildcard.	C
A bank account worth . . .	\$1,000	S.D. Codified Laws § 43-45-4	This uses the remainder of the wildcard.	C
Household goods worth . . .	No protection		If the wildcard is used to protect a \$6,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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TENNESSEE D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$222.50	Tenn. Code Ann. §§ 26-2-106, 26-2-107	State protects 75% of wages or 30 times the federal minimum wage, plus \$2.50 per week for each dependent child under age 16.	D
A home worth . . .	\$35,000 if supporting minor child, or if both owners over age 62.	Tenn. Code Ann. § 26-2-301	This is 17% of the median home value in the state.	F
A car worth . . .	\$9,000	Tenn. Code Ann. § 26-2-103	The only exemption available for a car is a \$10,000 wildcard.* This uses all but \$1,000 of the wildcard.	C
A bank account worth . . .	\$1,000	Tenn. Code Ann. § 26-2-103	This uses the remainder of the wildcard.	C
Household goods worth . . .	No protection		If the wildcard is used to protect a \$9,000 car and \$1,000 in a bank account, nothing will be left to protect household goods.	F

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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TEXAS

B

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	All wages exempt	Tex. Prop. Code Ann. § 42.001		A
A home worth . . .	No dollar cap	Tex. Const. art. 16, § 50; Tex. Prop. Code § 41.002	Limit on number of acres but no dollar cap	A
A car worth . . .	\$15,000	Tex. Prop. Code Ann. §§ 42.001, 42.002	A wildcard* of \$100,000 for a family (\$50,000 for a single adult) is available. This uses \$15,000 of the wildcard.	A
A bank account worth . . .	No protection		No earmarked exemption. The wildcard applies only to personal property and cannot be used to protect a bank account.	F
Household goods worth . . .	\$85,000	Tex. Prop. Code Ann. §§ 42.001, 42.002	This uses the remaining \$85,000 of the wildcard.	B

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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UTAH



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Utah Code Ann. § 70C-7-103(2)	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$43,300. (multiple owners, \$86,400; to be updated for inflation annually, starting on 12/31/2019).	Utah Code Ann. § 78B-5-503.	This is 12% of the median home value in the state.	F
A car worth . . .	\$3,000	Utah Code Ann. § 78B-5-506(3)	Earmarked exemption.	D
A bank account worth . . .	No protection			F
Household goods worth . . .	\$4,000	Utah Code Ann. §§ 78B-5-505, 78B-5-506	Earmarked exemption.	D

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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VERMONT



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$290	Vt. Stat. Ann. tit. 12, § 3170	If debt arose from a consumer credit transaction, state protects 85% of wages or 40 times the federal minimum wage. More is protected if debtor shows need.	D
A home worth . . .	\$125,000	Vt. Stat. Ann. tit. 27, § 101	This is 52% of the median home value in the state.	C
A car worth . . .	\$9,900	Vt. Stat. Ann. tit. 12, § 2740(1), (7)	This combines an earmarked exemption of \$2,500 with a \$400 wildcard* and a second wildcard of up to \$7,000 that is available to the extent that the debtor does not use the exemptions for tools of the trade, growing crops, and certain others.	C
A bank account worth . . .	\$700		Earmarked exemption.	D
Household goods worth . . .	\$2,500	Vt. Stat. Ann. tit. 12, § 2740(8) to (14)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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VIRGIN ISLANDS D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$261	V.I. Code Ann. tit. 5, § 522	The jurisdiction protects 90% of wages.	D
A home worth . . .	\$300,000	V.I. Code Ann. tit. 5, § 478	This is 84% of the median home value in the state.	B
A car worth . . .	No protection			F
A bank account worth . . .	No protection			F
Household goods worth . . .	\$3,000 (if debtor is head of household)	V.I. Code Ann. tit. 5, § 479(3)	Earmarked exemption.	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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VIRGINIA



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$432	Va. Code Ann. §§ 34-29(a), 34-4.2	State protects 75% of wages or 40 times the federal or state (\$9.50/hour) minimum wage. If household income does not exceed \$1,750/month, the state provides an additional exemption of \$34/week for one dependent child, \$52/week for two, and \$66/week for three or more.	C
A home worth . . .	Earmarked exemption of \$25,000, plus a wildcard consisting of \$5,000 plus \$500 per dependent (additional amounts for elders and certain disabled veterans)	Va. Code Ann. §§ 34-4, 34-4.1	This is 10% of the median home value in the state.	F
A car worth . . .	\$11,000	Va. Code Ann. §34-4	This combines an earmarked exemption of \$6,000 with all but \$1,000 of a wildcard* consisting of \$5,000 plus \$500 per dependent.	B
A bank account worth . . .	\$1,000	Va. Code Ann. § 34-4	This makes use of the remaining \$1,000 of the wildcard.	C
Household goods worth . . .	\$5,000	Va. Code Ann. § 34-26(4a)	Earmarked exemption	D

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

Source: ©2021, National Consumer Law Center, [No Fresh Start 2021: Will States Let Debt Collectors Push Families Into Poverty as Pandemic Protections Expire?](#)

WASHINGTON C

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$479.15	Wash. Rev. Code § 6.27.150	For consumer debts, the state protects 80% of disposable earnings or 35 times the state minimum wage (\$13.69/hour); otherwise, 75% of wages or 35 times state minimum wage.	C
A home worth . . .	\$125,000 or county median sale price, whichever is greater	Wash. Rev. Code §§ 6.13.010, 6.13.030	This is 100% of the median home value in the state.	A
A car worth . . .	\$5,250	Wash. Rev. Code § 6.15.010(1)(d)(ii), (iii)	This combines a \$3,250 earmarked exemption with \$2,000 of a \$3,000 wildcard*	C
A bank account worth . . .	\$1,000	Wash. Rev. Code § 6.15.010(1)(d)(ii)	This makes use of the remaining \$1,000 of the wildcard. (The statute allows up to \$2,000 of the wildcard to be applied to a bank account in the case of consumer debts; \$1,000 of this amount is applied automatically).	C
Household goods worth . . .	\$6,500 aggregate. \$750/item	Wash. Rev. Code § 6.15.010(1)(d)(i)		D

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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WEST VIRGINIA

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$362.50	W.Va. Code § 38-5A-3	State protects 80% of wages or 50 times the federal minimum wage. More can be exempted upon showing of hardship if debt arises from consumer credit sale, consumer lease, or consumer loan.	C
A home worth . . .	\$5,000 for parent or married person (\$7,500 for certain medical debts)	W.Va. Code §§ 38-9-1 to 38-9-3	This is 4% of the median home value in the state.	F
A car worth . . .	\$6,000	W.Va. Code §§ 38-8-1(a)(1), (b)	This combines an earmarked exemption of \$5,000 with a wildcard* of \$1,000 that is available to the head of a household.	C
A bank account worth . . .	\$1,100	W.Va. Code § 38-8-1(4)	Earmarked exemption.	C
Household goods worth . . .	\$8,000	W.Va. Code § 38-8-1(a)(2)	Earmarked exemption.	C

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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WISCONSIN



A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$503.85	Wis. Stat. §§ 812.34, 812.38	The federal poverty amount, based on family size, is exempt. Garnishment can also be reduced in case of hardship.	B
A home worth . . .	\$75,000	Wis. Stat. § 815.20	This is 36% of the median home value in the state.	D
A car worth . . .	\$4,000	Wis. Stat. § 815.18(3)(g)	Earmarked exemption.	D
A bank account worth . . .	\$5,000	Wis. Stat. § 815.18(3)(k)	Earmarked exemption.	A
Household goods worth . . .	\$12,000	Wis. Stat. § 815.18(3)(d)	Earmarked exemption.	B

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This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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WYOMING D

A person who is supporting two children and working full-time at minimum wage can preserve . . .

	AMOUNT	CITATION	DETAILS	GRADE
Weekly wages of . . .	\$217.50	Wyo. Stat. Ann. §§ 1-15-408, 1-15-511	State protects just the federal minimum, 75% of wages or 30 times the federal minimum wage.	F
A home worth . . .	\$20,000	Wyo. Stat. Ann. §§ 1-20-101 to 1-20-104	This is 8% of the median home value in the state.	F
A car worth . . .	\$5,000	Wyo. Stat. Ann. § 1-20-106(a)(iv)	Earmarked exemption	C
A bank account worth . . .	No protection			F
Household goods worth . . .	\$4,000	Wyo. Stat. Ann. §§ 1-20-106(a)(iii)	Earmarked exemption	D

**A “wildcard” is an exemption that is not limited to a particular category of property, but can be used to protect items of the debtor’s choice.*

This summary and those for other jurisdictions are based on state exemption laws, other than those that apply only in bankruptcy court. It assumes that, if the state allows a “wildcard” exemption, the debtor will use it, or most of it, first to protect a car up to \$15,000, then to protect a bank account up to \$3,000, and then any remainder to protect household goods. As of 2021, the federal minimum wage is \$7.25 an hour.

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